

In re:  
Darrel J. Smith, Jr.  
Kara R. Smith  
Debtors

Case No. 22-11338-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Jun 14, 2022

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Darrel J. Smith, Jr., Kara R. Smith, 241 Cedar Hollow, Manheim, PA 17545-9010
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14693545	+ Lancaster General, PO Box 3555, Lancaster, PA 17604-3555
14693544	+ Lancaster General, PO Box 824809, Philadelphia, PA 19182-4809
14693546	+ Lebanon Pathology Associates, 2 Meridian Blvd FL 3, Reading, PA 19610-3202
14693548	+ N Pointe Surg Center, 170 N. Pointe Blvd, Lancaster, PA 17601-4132
14693549	+ Orthopedic Assoc. of Lancaster, 212 Willow Valley Lakes Dr., Ste 109, Willow Street, PA 17584-9668
14693550	+ PA Central FCU, 959 E. Park Dr., Harrisburg, PA 17111-2894
14693551	+ PSECU, PO Box 67012, Harrisburg, PA 17106-7012
14693552	Revco Solutions, PO Box 163333, Columbus, OH 43216-3333

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Tom@TomFleckenstein.com	Jun 15 2022 00:23:00	THOMAS W. FLECKENSTEIN, Thomas W. Fleckenstein Attorney at Law, 1338 Malleable Road, Columbia, PA 17512
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 15 2022 00:24:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 15 2022 00:24:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 15 2022 00:24:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14693540	Email/Text: collectors@arresourcesinc.com	Jun 15 2022 00:24:00	AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287
14693541	+ EDI: CAPITALONE.COM	Jun 15 2022 04:28:00	Capital One Bank NA, PO Box 30281, Salt Lake City, UT 84130-0281
14693542	+ EDI: CAPITALONE.COM	Jun 15 2022 04:28:00	Capital One Bank NA, PO Box 71083, Charlotte, NC 28272-1083
14693543	EDI: CITICORP.COM	Jun 15 2022 04:28:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
14693547	Email/Text: camanagement@mtb.com	Jun 15 2022 00:24:00	M & T Bank, PO Box 619063, Dallas, TX 75261-9063
14696880	+ Email/Text: camanagement@mtb.com	Jun 15 2022 00:24:00	M&T Bank, P.O Box 1508, Buffalo, NY 14240-1508
14693553	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 15 2022 00:24:00	Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-3573

District/off: 0313-4

User: admin

Page 2 of 2

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14693554	EDI: WTRRNBNK.COM	Jun 15 2022 04:28:00	Target Card, PO Box 660170, Dallas, TX 75266-0170
14693555	+ Email/Text: bankruptcydepartment@tsico.com	Jun 15 2022 00:24:00	Transworld System, PO Box 15618, Dept.33, Wilmington, DE 19850-5618
14693556	EDI: WFFC.COM	Jun 15 2022 04:28:00	Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
14695917	+ EDI: WFFC.COM	Jun 15 2022 04:28:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St Louis Park, MN 55426-4938

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS W. FLECKENSTEIN	on behalf of Joint Debtor Kara R. Smith Tom@TomFleckenstein.com
THOMAS W. FLECKENSTEIN	on behalf of Debtor Darrel J. Smith Jr. Tom@TomFleckenstein.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1:	Darrel J. Smith Jr.	Social Security number or ITIN: xxx-xx-3445
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Kara R. Smith	Social Security number or ITIN: xxx-xx-2336
	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13    5/24/22
Case number:	22-11338-pmm	

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Darrel J. Smith Jr.	Kara R. Smith
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	241 Cedar Hollow Manheim, PA 17545	241 Cedar Hollow Manheim, PA 17545
<b>4. Debtor's attorney</b> Name and address	THOMAS W. FLECKENSTEIN Thomas W. Fleckenstein Attorney at Law 1338 Malleable Road Columbia, PA 17512	Contact phone 717-333-4053  Email: Tom@TomFleckenstein.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313  Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 6/14/22

**For more information, see page 2**

Debtor Darrel J. Smith Jr. and Kara R. Smith

Case number 22-11338-pmm

<b>7. Meeting of creditors</b>	<b>July 19, 2022 at 1:30 PM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 9/17/22</b> <b>Filing deadline: 8/2/22</b> <b>Filing deadline: 11/20/22</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$900.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>9/1/22 at 10:00 AM</b> , Location: <b>201 Penn Street, 4th Floor, Reading, PA 19601</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	